Certificate Number: 17082-PAW-DE-039158825

Bankruptcy Case Number: 24-22235



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>December 15, 2024</u>, at <u>3:31</u> o'clock <u>PM MST</u>, <u>SANDRA J PAVCIC</u> completed a course on personal financial management given <u>by internet</u> by <u>Summit Financial Education</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 15, 2024 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director